

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

HECTOR CARDONA BERNAL  
JESUS V BERNAL  
Debtor(s)

Case No. 07-12112

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/06/2007.
- 2) The plan was confirmed on 11/20/2007.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 01/04/2008.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 04/19/2012.
- 5) The case was dismissed on 05/03/2012.
- 6) Number of months from filing to last payment: 54.
- 7) Number of months case was pending: 60.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$27,475.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$23,167.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$23,167.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,645.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,193.53
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$3,838.53**

Attorney fees paid and disclosed by debtor: \$1,075.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CAPITAL ONE AUTO FINANCE	Secured	NA	NA	NA	0.00	0.00
CARDMEMBER SERVICES	Unsecured	251.90	NA	NA	0.00	0.00
CHASE MANHATTAN BANK USA	Unsecured	182.00	NA	NA	0.00	0.00
CITICARDS PRIVATE LABEL	Unsecured	239.00	NA	NA	0.00	0.00
CITICARDS PRIVATE LABEL	Unsecured	2,804.00	NA	NA	0.00	0.00
CITY OF AURORA	OTHER	NA	NA	NA	0.00	0.00
CREDITOR NAME UNKNOWN	Unsecured	3,312.89	NA	NA	0.00	0.00
DISCOVER BANK	Unsecured	12,502.00	12,502.09	12,502.09	805.63	0.00
EAST BAY FUNDING	Unsecured	15,441.00	15,441.59	15,441.59	995.02	0.00
EAST BAY FUNDING	Unsecured	4,875.00	5,246.13	5,246.13	338.06	0.00
ECAST SETTLEMENT CORP	Unsecured	1,700.47	1,700.47	1,700.47	109.58	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	8,834.82	8,834.82	8,834.82	569.31	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	6,313.00	6,367.30	6,367.30	410.29	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	2,841.99	2,804.37	2,804.37	180.72	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	9,329.00	9,113.04	9,113.04	587.23	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	4,445.00	4,466.07	4,466.07	287.79	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	3,296.00	3,471.73	3,471.73	223.71	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	829.00	329.95	329.95	21.26	0.00
FIA CARD SERVICES	Unsecured	4,952.00	NA	NA	0.00	0.00
GMAC RESCAP LLC	Unsecured	NA	NA	NA	0.00	0.00
HARLEY DAVIDSON CREDIT	Secured	NA	NA	NA	0.00	0.00
HSBC	Unsecured	491.94	NA	NA	0.00	0.00
HSBC	Unsecured	1,546.00	NA	NA	0.00	0.00
HSBC	Unsecured	3,375.00	NA	NA	0.00	0.00
HSBC MORTGAGE SERVICES	Secured	4,309.20	4,309.20	4,309.20	4,309.20	0.00
HSBC MORTGAGE SERVICES	Secured	1,525.00	1,525.00	1,525.00	1,525.00	0.00
HSBC MORTGAGE SERVICES	Secured	NA	NA	NA	0.00	0.00
HSBC MORTGAGE SERVICES	Secured	NA	0.00	0.00	0.00	0.00
ILLINOIS DEPT OF EMPLOYMENT SEC	OTHER	NA	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	NA	10,395.26	10,395.26	669.85	0.00
KANE COUNTY TREASURER	Secured	2,025.00	1,933.96	1,933.96	1,933.96	406.83

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
KANE COUNTY TREASURER	Secured	NA	4,609.78	4,609.78	4,609.78	0.00
NICOR GAS	Unsecured	63.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	2,657.00	2,833.87	2,833.87	182.62	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	7,246.00	7,246.99	7,246.99	466.99	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	1,276.00	1,350.85	1,350.85	87.05	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	75.00	98.93	98.93	6.38	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	9,073.00	9,073.49	9,073.49	584.70	0.00
RETAIL SERVICES/HRS	Unsecured	3,177.85	NA	NA	0.00	0.00
ROCK ISLAND CO CIRCUIT CLERK	Priority	NA	NA	NA	0.00	0.00
SPRINGLEAF FINANCIAL SERVICES	Unsecured	338.00	NA	NA	0.00	0.00
THERESA NICHOLAS	Priority	NA	NA	NA	0.00	0.00
TOYOTA MOTOR CREDIT CORP	Unsecured	NA	NA	NA	0.00	0.00
WELLS FARGO FINANCIAL INC	Unsecured	256.00	271.74	271.74	17.51	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$5,834.20	\$5,834.20	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$6,543.74	\$6,543.74	\$406.83
<b>TOTAL SECURED:</b>	<b>\$12,377.94</b>	<b>\$12,377.94</b>	<b>\$406.83</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$101,548.69</b>	<b>\$6,543.70</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$3,838.53</u>
Disbursements to Creditors	<u>\$19,328.47</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$23,167.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 07/13/2012

By: /s/ Glenn Stearns

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.